



April 2, 1999

Office of the Fiscal Assistant Secretary
U.S. Department of Treasury, Rm 2112
1500 Pennsylvania Avenue, NW.
Washington, DC. 20220

Dear Sir or Madam,

I am writing on behalf of Building Opportunities for Self-Sufficiency (BOSS) to urge Treasury to prohibit check cashers and other "payment service providers" from providing recipients access to electronic federal benefits, as part of EFT'99. Check cashers prey upon low-income consumers and deny their customers the consumer protections provided at mainstream financial institutions.

BOSS is a community-based nonprofit organization that provides comprehensive support services and housing to homeless and low-income people in Alameda County. As our participants move toward self-sufficiency, access to financial institutions that support and encourage their economic empowerment is critical.

By allowing check cashers to provide access to federal funds, Treasury will not only condone but stimulate the abusive practices of check cashers. While the customer will go to the check casher to receive her federal benefits, she may also become a potential customer for numerous other abusive transactions. The number of check cashers has doubled since 1990, and is steadily growing. This profitable industry makes no reinvestment back into the low-income communities in which they operate.

It is time Treasury made EFT'99 a program that truly protects consumers and ensures that low-income recipients are not relegated to a position outside the financial mainstream. Please prohibit arrangements wherein recipients of electronic federal payments gain access to benefits through non-depository payment service providers.

In Peace,

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Executive Director

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